

Listing of Claims:

1 - 13 cancelled

1 14. (new) A method for carrying out a purchase comprising the steps of:
2 reading at a point-of-sale terminal located at a vendor consumer-
3 identifying information encoded on a device having a readable data string;
4 maintaining a database of discounts available at the vendor;
5 determining on a real-time basis whether the items purchased by
6 the consumer are items offered at a discount by the vendor, said determining
7 not done by the consumer;
8 transmitting a signal to the vendor to cause a discount to such
9 items purchased by the consumer on an itemized basis that are identified in the
10 database as being offered by the vendor at a discount, said transmitting not
11 done by the consumer;
12 connecting in an initial split connection connecting the point-of-sale
13 terminal to the host system for communication therewith, the database of
14 discounts maintained in the host system, the host system remote from the
15 point-of-sale terminal;
16 the host system accomplishing said determining;
17 the host system accomplishing said transmitting to effect said
18 discount;
19 initially delaying connection of the point-of-sale terminal to a
20 payment processing system; and
21 following said determining and said transmitting, connecting the
22 point-of-sale terminal to the payment processing system and completing the
23 purchase via the payment processing system.

means at the host system for storing said transaction information.

1 15. (new) The method of claim 14 further comprising
2 calculating a future discount for the consumer based on a

3 payment amount for the completed purchase.

1 16. (new) The method of claim 15 further comprising
2 providing the consumer with information about the future
3 discount.

1 17. (new) The method of claim 14 further comprising
2 calculating an amount of a retirement account contribution for a
3 consumer based on a payment amount for the completed purchase.

1 18 (new) The method of claim 17 further comprising
2 making a contribution to a retirement account of the consumer
3 based on the calculated amount.

1 19. (new) The method of claim 14 wherein the vendor has a computer at the
2 point of sale, the method further comprising
3 automatically downloading to the computer information about said
4 discounts without a request from the consumer.

1 20. (new) The method of claim 14 wherein
2 the consumer has a magnetic strip card with consumer identifying
3 information encoded thereon said information identifying the consumer, said
4 consumer desiring to conduct a transaction with the vendor at the point of sale,

5 wherein a host system remote from the vendor location maintains
6 information about discounts from said vendor,

7 wherein there is an apparatus at the vendor location for reading the
8 consumer identifying information on the magnetic strip card, said apparatus
9 interconnectible with and able to communicate with the host system for
10 ascertaining any discount of said discounts applicable to said transaction
11 without any action by the consumer,

12 wherein there are means apart from the magnetic strip card for
13 automatically applying any applicable discount of said discounts related to said
14 transaction at the point of sale for the benefit of said consumer, without

15 consumer selection of any said applicable discount and without requiring
16 consumer awareness of any said applicable discount,

17 the method further comprising reading the consumer identifying
18 information on the magentic strip card to identify the consumer to the vendor.

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1 21. (new) The method of claim 14 further comprising
1 determining a pertinent geographic area for the consumer.

1 22. (new) A business system comprising

2 a magnetic strip card with consumer-identifying information
3 encoded thereon;

4 a host system that maintains information about discounts from
5 vendors,

6 an reading apparatus for reading information on the magnetic strip
7 card,

8 connection apparatus for an initial split connection, to first place
9 the point of sale in communication with the host system and then, later in time, to
10 place the point of sale in communication with a payment processing system, the
11 connection apparatus capable of initiating a real-time communication link with the host
12 system and initiating a communication link to the payment processing system; and

13 wherein the host system maintains information about discounts
14 from vendors and applies a discount on an itemized basis for the benefit of a
15 consumer when the consumer purchases a discounted item at a vendor using
16 the magnetic strip card, said discount applied without any action by the
17 consumer.